

Fill in this information to identify the case:

Debtor 1 James Dwight Parham, AKA JD Parham and AssociatesDebtor 2
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Virginia

Case number 20-30438-KLP**EXHIBIT**

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Official Form 410

Proof of Claim**04/19**

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim**1. Who is the Current Creditor?**Sun West Mortgage Company, Inc.

Name of the Current Creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor _____

2. Has this claim been acquired from someone else?☒ No☐ Yes. From whom? _____**3. Where should notices and payments to the creditor be sent?**

Where should notices to the creditor be sent?

Where should payments to the creditor be sent? (if different)

Sun West Mortgage
NameSun West Mortgage
Name6131 Orangethorpe Avenue, Suite 500
Number Street6131 Orangethorpe Avenue, Suite 500
Number StreetFederal Rule of
Bankruptcy Procedure
(FRBO) 2002(g)Buena Park, CA 90620
City State

Zip Code

Buena Park, CA 90620
City State

Zip Code

Contact phone

Contact phone

Contact email

Contact email

Uniform claim identifier for electronic payments in chapter 13 (if you use one)
_____**4. Does this claim amend one already filed?**☐ No☒ Yes. Claim number on court claims registry (if known)? 3Filed on 03/26/2020

MM / DD / YYYY

5. Do you know if anyone else has filed a proof of claim for this claim?☒ No☐ Yes. Who made the earlier filing? _____

Part 2: Give information About the Claim as of the Date the Case was Filed

6. Do you have any number you use to identify the debtor?

☐ No

☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 6300

7. How much is the Claim? \$159,474.03

Does this amount include interest or other charges?

☐ No

☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy rule 3001(c)(2)(A).

8. What is the basis of the claim?

Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.

Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).

Limit disclosing information that is entitled to privacy, such as health care information.

Money Loaned

9. Is all part of the claim Secured?

☐ No

☒ Yes. The claim is secured by a lien on property.

Nature of Property:

☒ Real Estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.

☐ Motor Vehicle

☐ Other. Describe: _____

Basis for Perfection: Recorded HELOC on 9100 Hopkins Road, Richmond, VA 23237

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of Property: _____

Amount of the Claim that is secured: \$159,474.03

Amount of the claim that is unsecured: _____ (The sum of the secured and unsecured amounts should match the amount in the line 7.)

Amount necessary to cure any default as of the date of the petition: \$159,474.03

Annual Interest Rate (when case was filed) 3.1800%

☐ Fixed

☒ Variable

10. Is this claim based on a lease?

☒ No

☐ Yes. Amount necessary to cure any default as of the date of the petition. _____

11. Is this claim subject to a right of setoff?

☒ No

☐ Yes. Identify the Property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507 (a)

☒ No

☐ Yes. Check all that Apply

A Claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B) \$ _____

☐ Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7) \$ _____

☐ Wages, salaries or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4) \$ _____

☐ Taxes or penalties owed to governmental units 11 U.S.C. § 507(a)(8) \$ _____

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5) \$ _____

☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies \$ _____

* Amounts are subject to adjustment on 4/01/22 and every 3 years after that for cases begun on or after the date of adjustment

Part 3 Sign Below

The Person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A Person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in the *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 06/19/2020
MM / DD / YYYY

/s/Daniel K. Eisenhauer
Signature

Print the name of the person who is completing and signing this claim:

Daniel K. Eisenhauer, Esquire

Name _____
First Name Middle Name Last Name

Title Attorneys for Sun West Mortgage Company, Inc.

Company Orlans PC

Address PO Box 2548
Number Street

Leesburg, VA 20177
City State Zip Code

Contact phone (703) 777-7101

Email deisenhauer@orlans.com
hmcgovern@orlans.com